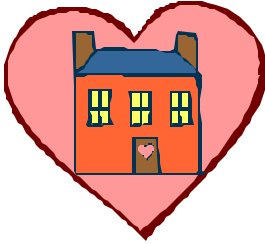


Program Summary

The San Bruno Redevelopment Agency's Residential Rehabilitation Loan Program provides home improvement loans and grants to owners of single family residential properties with modest incomes in the Redevelopment Project Area.



The Program will initially focus on emergency repairs to maximize the impact of funds available during the early phase of the Redevelopment Project. Applications will be prioritized based on the need for rehabilitation, household income and the order received. Program funding is anticipated to grow over time.

For more information, contact the
Housing & Redevelopment Manager:
Phone: (650) 616-7074
Email: msullivan@ci.sanbruno.ci.us

Worksheet

- ☐ My annual income does not exceed the limits for my household size.
- ☐ Repairs and Improvements that my house needs:

- ☐ Application form completed and submitted to the Redevelopment Agency.
- ☐ City staff assigned to my application:

Telephone : _____
- ☐ Work Write-Up reviewed and approved
- ☐ Loan approval process
- ☐ Loan Agreement signed
- ☐ Bid packages distributed
- ☐ Contractor selected
- ☐ Property Rehabilitation Agreement signed
- ☐ Notice of Completion signed



**Redevelopment
Agency**

Emergency Repair Program

And

Residential Rehabilitation Loan Program

(For Single Family Owner Occupied Homes)



City of San Bruno
Community Development Department
567 El Camino Real
San Bruno, CA 94066

Office (650) 616-7074
Fax (650) 873-6749

How Can the Program Help Me?

The Rehabilitation Loan Program offers 3% interest loans for the repair of owner occupied, single family residences located within the City of San Bruno Redevelopment Project Area. Loans over \$5,000 are secured by a Deed of Trust. Loans may be deferred and can be repaid over a term as long as 20 years. There are minimal fees, no points, and no prepayment penalty. The Program offers two types of loans:*

- Emergency Repair Loans: up to \$10,000*
- Rehabilitation Loans: up to \$100,000*

What Type of Home Improvements Can I Make?

Eligible rehabilitation improvements include :

- Foundation and structural repair
- Termite damage repair
- Roof replacement
- Wiring, plumbing, & heating system updates
- Painting
- Accessibility modifications
- Remodeling kitchens and bathrooms

Do I Qualify?

You may qualify for the Program if your 2002 gross annual income is less than:**

Household Size:	Rehabilitation Loans	Emergency Loans
1	\$72,300	\$57,000
2	\$82,650	\$65,150
3	\$92,950	\$73,000
4	\$103,300	\$81,450
5	\$111,550	\$87,950
6	\$119,850	\$94,450
7	\$128,100	\$101,000
8	\$136,350	\$107,500

Where Do I Start?

There are seven steps in the Rehabilitation Loan process. The first four steps gets your application and loan package in shape.

■ Step 1. Application

- You submit a loan application.
- City staff obtains property title and credit reports.
- City staff conducts an initial site survey.

■ Step 2. Work Write-Up

- City staff coordinates code compliance, termite, and dry-rot inspections.
- City staff drafts a work write-up.
- You review and revise the work write-up.
- City staff prepares a cost estimate for final work write-up.

■ Step 3. Contractor Selection

- City staff assists you in compiling and distributing a bid package.
- Contractors inspect your property to determine bid amount, and submit bids to City staff.
- You review the bids and contractors' references, then select a contractor.

■ Step 4. Loan Approval Process

- Your loan request is presented to the Rehabilitation Committee for consideration.
- The Committee grants or denies the loan request.
- Larger loans are referred to the Redevelopment Agency for consideration.

What Happens Once My Loan is Approved?

The next three steps take you through successful completion of your rehabilitation project.

■ Step 5. Loan Documents

- You sign the loan documents, including a Loan Agreement, a Promissory Note and, if applicable, a Deed of Trust.

■ Step 6. Work Begins

- You and the contractor sign a Property Rehabilitation Agreement.
- You and City staff check progress of the project and issue progress payment checks to the contractor from an escrow account as work is completed and approved.
- A building inspector inspects the project to ensure compliance with code requirements.

■ Step 7. Completion of the Project

- A building inspector makes a final inspection and signs project as complete.
- The contractor submits warranties and lien waivers to you.
- You sign a Notice of Completion.

* Due to limited funding, the Program will give priority to Emergency Repair Loans.

** Contact the Housing & Redevelopment Manager regarding eligibility requirements for Emergency Rehabilitation Grants.

This brochure is for information purposes only, and is not an application or a contract.

A Worksheet to assist you in the Loan process is included on the back of this